

IN THE CLAIMS:

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with underlining and deleted text with ~~strikethrough~~. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

Please AMEND claims 1, 8, 17-19, 26-28, and 31 and CANCEL claims 2, 5, 7, 12, 14, 15, 16, , 20, 23, 24, 25, 27, and 30 in accordance with the following:

1. (CURRENTLY AMENDED) An electronic money processing method for a bank server which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an electronic money card having an interface that can be connected to said terminal apparatus and a mobile phone function, comprising:

a payment accepting step wherein payment application in which a payment money amount and a payment date/time ~~which has been set by changing a time lag from a payment application date/time in accordance with said payment money amount~~ have been designated is received from said terminal apparatus, wherein said payment date/time has been set in a manner such that as said payment money amount is larger, a time lag between said payment application date/time/ and a payment execution date/time is increased; and

a payment executing step wherein when said payment date/time comes, a telephone call is made to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

2. (CANCELLED)

3. (ORIGINAL) A method according to claim 1, wherein in said payment accepting step, the payment date/time which has been set in a manner such that as said payment money amount is larger, a time lag between said payment application date/time and a payment execution date/time is increased.

4. (ORIGINAL) A method according to claim 1, wherein in said payment accepting step, prior to accepting the payment, predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is received from said terminal apparatus and collated with a customer database, and when they coincide as

a result of said collation, a next inputting process is authenticated.

5. (CANCELLED)

6. (ORIGINAL) A method according to claim 1, wherein in said payment executing step, if a telephone talk connection is not established in a telephone call to said electronic money card, the execution of the payment is stopped and the payment application is cancelled.

7. (CANCELLED)

8. (CURRENTLY AMENDED) An electronic money processing method for a bank server which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an electronic money card having an interface that can be connected to said terminal apparatus and a mobile phone function, comprising:

a payment accepting step wherein payment application in which a payment money amount has been designated is received from said terminal apparatus; and

a payment executing step wherein a payment date/time is set ~~by changing in a manner such that as said payment money amount is larger, a time lag between~~ from a payment application date/time at which said payment application has been received and said payment date/time is increased in accordance with said accepted payment money amount, when said payment date/time comes, a telephone call is made to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

9. (ORIGINAL) A method according to claim 8, further comprising the step of notifying said terminal apparatus of said set payment date/time.

10. (ORIGINAL) A method according to claim 8, wherein in said payment executing step, as said payment money amount is larger, a time lag between said payment application date/time and a payment execution date/time is increased.

11. (ORIGINAL) A method according to claim 8, wherein in said payment accepting step, prior to accepting the payment, predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is received from said terminal apparatus and collated with a customer database, and when they coincide as

a result of said collation, a next inputting process is authenticated.

12. (CANCELLED)

13. (ORIGINAL) A method according to claim 8, wherein in said payment executing step, if the telephone talk connection is not established in the telephone call to said electronic money card, the execution of the payment is stopped and the payment application is cancelled.

14. (CANCELED)

15. (CANCELED)

16. (CANCELED)

17. (CURRENTLY AMENDED) A computer-readable recording medium in which a program for processing electronic money has been stored, wherein

said program allows a computer constructing a bank server which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an electronic money card having an interface that can be connected to said terminal apparatus and a mobile phone function to execute:

a payment accepting step wherein payment application in which a payment money amount and a payment date/time ~~which has been set by changing a time lag from a payment application date/time in accordance with said payment money amount~~ have been designated is received from said terminal apparatus, wherein said payment date/time has been set in a manner such that as said payment money amount is larger, a time lag between said payment application date/time and a payment execution date/time is increased; and

a payment executing step wherein when said payment date/time comes, a telephone call is made to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

18. (CURRENTLY AMENDED) A computer-readable recording medium in which a program for processing electronic money has been stored, wherein

said program allows a computer constructing a bank server which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an

electronic money card having an interface that can be connected to said terminal apparatus and a mobile phone function to execute:

a payment accepting step wherein payment application in which a payment money amount has been designated is received from said terminal apparatus; and

a payment executing step wherein a payment date/time is set ~~by changing in a manner such that as said payment money amount is larger, a time lag between~~ from a payment application date/time at which said payment application has been received and said payment date/time is increased ~~in accordance with said accepted payment money amount~~, when said payment date/time comes, a telephone call is made to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

19. (CURRENTLY AMENDED) An electronic money processing method for a terminal apparatus in which an electronic money card having an interface and a mobile phone function is connected to a card slot and which is connected via the Internet to a bank server that is connected to said electronic money card via a mobile phone network, comprising:

an authentication obtaining step wherein predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is transmitted from said terminal apparatus to said bank server and authentication is obtained; and

a payment applying step wherein said bank server is notified of payment application in which a payment money amount and a payment date/time which has been set ~~by changing in a manner such that as said payment money amount is larger, a time lag between~~ from a payment application date/time at which said payment application has been received and said payment date/time is increased ~~in accordance with said payment money amount have been designated~~,

wherein when said payment date/time comes, a telephone call is made from said bank server to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

20. (CANCELED)

21. (ORIGINAL) A method according to claim 19, wherein in said payment applying step, as said payment money amount is larger, a time lag between said payment application date/time and said payment date/time is increased.

22. (ORIGINAL) A method according to claim 19, wherein in said authentication obtaining step, said user authentication information includes a name, an address, and a personal identification number inputted by the user in addition to the account number and the telephone number obtained from said electronic money card.

23. (CANCELED)

24. (CANCELED)

25. (CANCELED)

26. (CURRENTLY AMENDED) A computer-readable recording medium in which a program for processing electronic money has been stored, wherein

said program allows a computer constructing a terminal apparatus in which an electronic money card having an interface and a mobile phone function is connected to a card slot and which is connected via the Internet to a bank server that is connected to said electronic money card via a mobile phone network to execute:

an authentication obtaining step wherein predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is transmitted from said terminal apparatus to said bank server and authentication is obtained; and

a payment applying step wherein said bank server is notified of payment application in which a payment money amount and a payment date/time which has been set by changing in a manner such that as said payment money amount is larger, a time lag between from a payment application date/time at which said payment application has been received and said payment date/time is increased in accordance with said payment money amount have been designated,

and wherein when said payment date/time comes, a telephone call is made from said bank server to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

27. (CANCELED)

28. (CURRENTLY AMENDED) A processing method for an electronic money card which is connected to a terminal apparatus of the user via a card slot and connected to a bank

server via a mobile phone network, comprising:

a payment supporting step wherein when payment application in which at least a payment money amount has been designated is notified to said bank server by said terminal apparatus, his own telephone number and account number which have previously been stored are provided; and

a payment receiving step wherein when a payment date/time which has been set by changing in a manner such that as said payment money amount is larger, a time lag between from a payment application date/time at which said payment application has been received and said payment date/time is increased in accordance with said payment money amount comes, if a telephone call is received from said bank server, establishment of a telephone talk connection is confirmed, and payment of the electronic money is received.

29. (ORIGINAL) A method according to claim 28, wherein in said payment receiving step, it is discriminated that a phone number of an originator obtained by a telephone call from said bank server lies within a predetermined bank telephone number range which has previously been stored, and an automatic response is made, thereby establishing the telephone talk connection.

30. (CANCELED)

31. (CURRENTLY AMENDED) A computer-readable recording medium in which a program for processing electronic money has been stored, wherein

said program allows a computer of an electronic money card which is connected to a terminal apparatus of the user via a card slot and connected to a bank server via a mobile phone network to execute:

a payment supporting step wherein when payment application in which at least a payment money amount has been designated is notified to said bank server by said terminal apparatus, his own telephone number and account number which have previously been stored are provided; and

a payment receiving step wherein when a payment date/time which has been set by changing in a manner such that as said payment money amount is larger, a time lag between from a payment application date/time at which said payment application has been received and said payment date/time is increased in accordance with said payment money amount comes, if a telephone call is received from said bank server, establishment of a telephone talk connection is

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confirmed, and payment of the electronic money is received.